

State of California

Office of  
Risk and  
Insurance  
Management

# Annual Report

FISCAL PERIOD 1999-2000



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# OUR MISSION

## ORIM'S MISSION STATEMENT

To create a partnership between the Office of Risk and Insurance Management (ORIM) and its clients and to act as a resource for quality risk management services to state agencies and other clients. On a consistent basis, ORIM shall provide continually improving services in a responsive and knowledgeable manner that results in a high degree of customer satisfaction.

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## Introduction ABOUT US

A full description of the mission and services of the Office of Risk and Insurance Management (ORIM) is provided on the web pages of ORIM located at <http://www.orim.dgs.ca.gov/About/main/asp>.

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# Principal Accomplishments for Fiscal Period 1999-2000

## 1. MANAGED INSURANCE PROGRAMS WORTH MORE THAN \$18 MILLION IN PREMIUMS AND SELF-INSURED CLAIMS WORTH \$31 MILLION FOR THE MAJORITY OF STATE AGENCIES

While state agencies are not required to purchase insurance through ORIM, most continue to do so. ORIM provides insurance and claims expertise in assisting state and public agencies with their insurance and risk management needs.

ORIM purchased insurance for more than 40 state agencies and four California public entities during the period July 1, 1999 through June 30, 2000.

ORIM manages the state's self-insured motor vehicle liability claims program. In addition, we provided general liability claim adjusting services for the Department of General Services, Department of Social Services<sup>1</sup>, Department of Veterans Affairs<sup>2</sup> and the California State University<sup>3</sup>.

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<sup>1</sup> <http://www.dss.cahwnet.gov>

<sup>2</sup> <http://www.ns.net/cadva>

<sup>3</sup> <http://www.calstate.edu>

**TABLE 1. ORIM'S TEN LARGEST INSURANCE PROGRAMS**

<b>DEPARTMENT/AGENCY</b>	<b>INSURANCE PROGRAM</b>	<b>1999-00 ANNUAL PREMIUMS</b>
Personnel Administration	Employee Benefits	\$8,909,318
Department of Veterans Affairs	Homeowners Property Catastrophe	\$3,076,873
Housing Finance Agency	Difference-in -Conditions	\$1,667,749
Business Enterprise Program (DOR)	Life/Health and Property/Liability	\$1,090,309
Youth and Adult Correctional Agency	Property and Liability on Bonded Propertu	\$1,018,366
Assembly Rules Committee	Employee and Member Benefits	\$291,554
State Master Policy	Property	\$280,129
State Master Policy	Liability	\$269,197
Oakland State Building Authority	Property and Liability on Bonded Property	\$104,773
State Master Policy	Highway Workers Accident	\$99,149

<sup>1</sup> <http://www.dss.cahwnet.gov>

<sup>1</sup> <http://www.ns.net/cadva>

<sup>1</sup> <http://www.calstate.edu>

A summary of the insurance policies purchased by ORIM for all state and government agencies is provided in Tables 7 through 15.

## 2. CHOSE A SUCCESSOR BROKER FOR PLACEMENT OF BALANCE OF BUSINESS AND CAPITOL AREA DEVELOPMENT AUTHORITY INSURANCE PROGRAMS

During FY 99-00, Robert F. Driver Co., Inc. was selected through a competitive process as the broker to handle the Balance of Business and Capital Area Development Authority (CADA) insurance programs..

## 3. CONDUCTED THE SECOND ANNUAL RISK MANAGEMENT CONFERENCE ON OCTOBER 5 & 6, 1999.

A total of 163 participants from 37 state agencies attended our Risk Management Conference. The objective of the conference was to provide an overview of the risk management process and to assist our state clients in managing risks in their operations. Held over a period of two days, topics included Accident Investigation, Back Safety, Road Rage, Basics of Bonding, CALOSHA, Employment Practices Issues, Workplace Violence, Ergonomics, State Motor Vehicle Basics, and Risk Management Basics.

4. PUBLISHED THE 2000 EDITION OF THE CALRISK NOTES NEWSLETTER

The third edition of ORIM's newsletter, CalRisk Notes, was released early 1<sup>st</sup> Quarter, 2000. Topics presented included the Governor's Employee Safety Awards (GESA), On-Line Vehicle Accident Report Forms, the 2<sup>nd</sup> Annual Risk Management Conference, Defensive Drivers Training and Freeway Violence Prevention.

5. STATE RISK MANAGER RALPH MAURER SERVED AS PRESIDENT OF THE STATE RISK AND INSURANCE MANAGEMENT ASSOCIATION (STRIMA) FOR THE SEPTEMBER, 1999-2000 TERM.

State Risk Manager, Ralph Maurer, was installed as President of STRIMA<sup>4</sup> for the September 1999-September 2000 term. The Association brings together risk and insurance managers of state governments into an organization to promote the advancement of risk management principles and practices in the public sector. Preparations were made for hosting the Year 2000 STRIMA Conference in Monterey from September 24-28, 2000.

6. INITIATED THE FIRST OWNER CONTROLLED INSURANCE PROGRAM FOR THE STATE OF CALIFORNIA.

With the breaking of ground for the East End Office Complex for the Capitol Area Development Authority (CADA), ORIM instituted the beginning of a trend in California which will result in dramatic reductions in insurance costs to the state on future major construction projects, savings that can be realized with no downside risks.

7. ORIM RECOGNIZED FOR SMALL BUSINESS CONTRIBUTIONS.

ORIM was recognized for its accomplishment of purchasing in excess of 80% of all commodities, goods and services from small businesses.



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8. MERGED VEHICLE AND GENERAL LIABILITY CLAIMS UNITS.

The merger of these two operating units resulted in increased efficiency in management of the workload, while making available a specialist in the handling of complex vehicle claims.

9. ADMINISTRATIVE UNIT DEVELOPED AND TESTED A PLAN FOR CONTINUITY OF BUSINESS.

The continuity plan provides an emergency service continuation plan for successful operation in the wake of a disastrous event.

10. ADMINISTRATIVE UNIT DEVELOPED AND INTRODUCED AN ELECTRONIC VERSION OF THE STATE VEHICLE ACCIDENT REPORT.

The electronic version of STD. 270, Vehicle Accident Report, was developed with the assistance of the Office of State Printing.

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# Major Programs and Services

ORIM provides risk and insurance management services to state and other public entities on an ongoing or project-specific basis. The goal is to help agencies manage their exposures to accidental loss arising from general operations, employment, motor vehicle fleets, property ownership, asset financing and contractual commitments. ORIM's principal services to clients include:

1. **Insurance Procurement** — Purchasing and monitoring over \$18 million of insurance policies for the majority of state agencies. ORIM also purchases a number of insurance policies for other public entities.
2. **Claims Administration** — Processing over 6,300 accident reports and adjusting over 2,300 claims annually for the state's motor vehicle fleet. Managing over 400 general liability claims of several public agencies.
3. **Safety and Training Services** — Providing defensive driver training, basic safety training, first aid and cardio-pulmonary resuscitation (CPR) training classes for state and public agencies.
4. **Vendor Management** — Assisting public agencies to identify and select risk management services, conduct Request For Proposals (RFP) and monitor performance of vendors.
5. **Contractual Review** — Assisting public agencies with risk retention or contractual risk transfer by reviewing contracts and recommending appropriate language.
6. **Risk Consulting** — Reviewing potential risks and recommending loss control, alternative procurement and risk transfer mechanisms.
7. **Owner Controlled Insurance Programs (OCIPs)**—During FY 99-00, ORIM led the way in the initiation of the first State of California OCIP, the East End Projects, for Capitol Area Development Authority (CADA). This project is the first of an anticipated growing utilization of the OCIP concept, expected to dramatically reduce the state's cost of insurance on future major construction projects.

As shown in the organization chart below, ORIM is divided into four major operating units that provide insurance and risk management services to state agencies:

- Insurance Services Unit
- Loss Control Unit
- Vehicle Liability Claims Unit
- General Liability Claim Unit

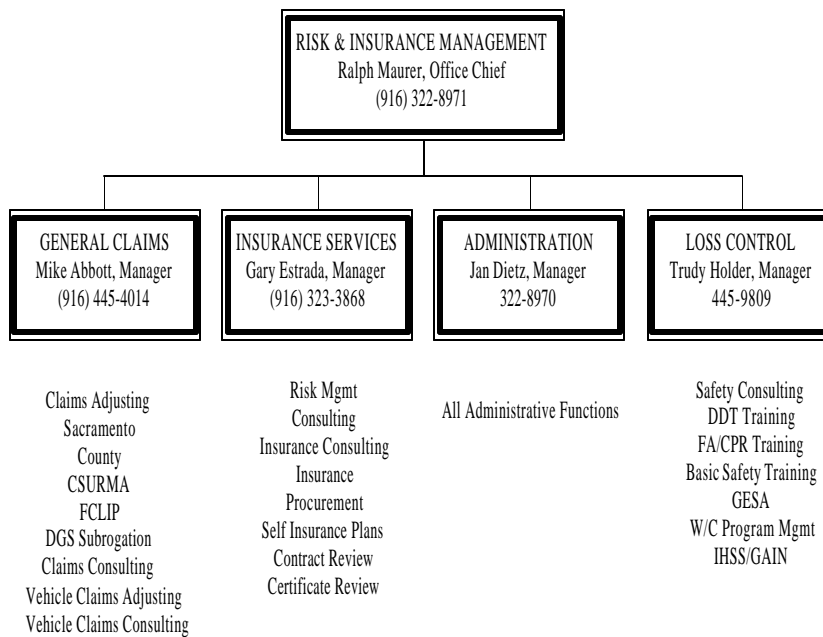
The Administration Unit supports the Claims, Loss Control and Insurance Services Units. Descriptions and key statistics for the four operating units and three special programs (Department of Social Services, Department of Veterans Affairs, Business Enterprise Program) follow.

Department of General Services

## OFFICE OF RISK AND INSURANCE MANAGEMENT

(916) 445-2184

October, 2000



## 1. INSURANCE SERVICES UNIT

ORIM procures insurance policies from most state agencies. On a total premium basis, ORIM's largest client is The Department of Personnel Administration (DPA). ORIM purchased life, accident and disability policies for the DPA with total premiums of \$8.9 million. ORIM places insurance for the Department of Veterans Affairs (CDVA), including insurance for two homeowners programs with total premiums of over \$3 million. Another major insurance consulting client is the Department of Rehabilitation Business Enterprise Program (BEP), with property, liability and crime premiums in excess of \$1 million.

In addition to administering insurance and risk management programs, the ORIM serves as consultants to State and other public agency managers. As consultants, ORIM provides analysis and advice in a wide range of topics related to insurance issues, self-insurance, Owner-Controlled Insurance Programs (OCIPs), safety issues such as loss prevention and reduction, and other risk management matters involving financial considerations. The advice that ORIM provides may range from answering a technical question over the telephone, to writing a detailed formalized report.

In all, ORIM serves the insurance and risk management needs of the majority of state departments. A summary of all the insurance premiums purchased or negotiated by ORIM for the past three years is shown in the Schedule of Insurance Premiums at the end of this report.

## 2. LOSS CONTROL UNIT

The Loss Control Unit administers the state's defensive driver training, basic safety training and first aid/CPR training programs. The defensive driver training and first aid/CPR training programs are available to state agencies, public entities and non-profit organizations. Table 2 summarizes training statistics for the 1999-2000 year and the two prior fiscal periods.

In addition to training classes and workers' compensation claims management, the Loss Control Unit conducts the annual Governor's Employee Safety Awards (GESA) event. This program recognizes departments, groups and individual state employees who excel in safety and loss control activities. In addition, the Loss Control Unit conducts the Health and Safety Fair and the Poker Walk, which is a one-mile walk for prizes around the perimeter of Capitol Park.

The Department Safety Officer identifies, evaluates and makes recommendations regarding workplace hazards at all DGS' locations and assists other agencies in providing safety information and consulting. The Departmental Safety Officer also has an important role in combating workplace violence.

<b>TABLE 2 PROGRAM/PERSONNEL TRAINED BY FISCAL YEAR</b>			
	<b>FY 1997-98</b>	<b>FY 1998-99</b>	<b>FY 1999-00</b>
<b>1. BASIC SAFETY TRAINING</b>			
Safety Coordinators Trained	45	22	29
<b>2. DEFENSIVE DRIVER TRAINING</b>			
State Employees —Classroom	21,940	23819	25156
—Individual	42	31	36
Subtotal	21,982	24101	25192
Other Public Employees —Classroom	3,095	4510	3945
—Individual	62	15	5
Subtotal	3,157	4525	3950
Total Defense Driver Training	25,139	28626	29142
<b>3. BASIC FIRST AID/CPR TRAINING</b>			
State Employees	2,439	2243	2573
Other Public Employees	54	12	63
Subtotal	2,493	2255	2636
CPR Recertification (First Aid included)	348	321	388
Total Basic First Aid/CPR/Recertification	2,841	2576	3024
<b>TOTAL ALL PROGRAMS (1+2+3)</b>	<b>28,025</b>	<b>31224</b>	<b>32195</b>

### 3. THE CLAIMS UNIT

- **VEHICLE CLAIMS**

Since 1977, the State of California has self-insured its motor vehicle liability risks. ORIM administers a formal self-insurance program, which duplicates most of the functions of automobile insurance companies. Vehicle Liability Claims personnel administer the State Motor Vehicle Liability Self-Insurance Program (VELSIP). In addition, our adjusters handle physical damage claims for vehicles owned or leased by the state for use by members of the legislature.

ORIM claims adjusters determine if the state is at fault, evaluate the nature and extent of damages and negotiate settlements. Legal representation is handled by the Attorney General or by the Department of Transportation Legal Division.

- **GENERAL LIABILITY CLAIMS**

General liability claims are those claims that do not involve the use of automobiles. ORIM provides general liability claims services to the following state agencies:

- California State University (CSU) Risk Management Authority—Tort liability claims for all CSU campuses.
- California Department of Social Services—Tort liability claims for the Foster Family Home and Small Family Home Insurance Fund.

- Department of General Services -All tort claims involving the department.

## DAMAGE RECOVERY

Pursuit of damage recovery actions against third parties responsible for causing damage to state property.

Table 3 summarizes ORIM's claims statistics for the last three fiscal years.

<b>TABLE 3. CLAIMS UNIT NSTATISTICS-COST OF CLAIMS EXCLUDING ADJUSTING AND LKGAL COSTS FOR ALL PROGRAMS</b>			
<b>PROGRAM</b>	<b>FY 1997-98</b>	<b>FY 1998-99</b>	<b>FY 1999-00</b>
<b>MOTOR VEHICLE LIABILITY</b>			
Claims Opened	2,784	1,939	2301
Claims Closed	3,557	2,277	2495
Total Paid Claims	\$12,935,599	\$10,459,383	14,593,426
Average Claim Cost	\$3,637	\$4593	5,849.07
<b>FOSTER CARE LIABILITY INSURANCE</b>			
Claims Opened	50	46	45
Claims Closed	48	50	69
Total Paid Claims	\$1,247,506	\$2,007,297	3,996,897
Average Claim Cost	\$25,990	\$40,146	57,926.06
<b>CSU RISK MANAGEMENT AUTHORITY*</b>			
Claims Opened	606	278	306
Claims Closed	659	250	460
Total Paid Claims	\$4,902,003	\$2,985,948	12,384,344
Average Claim Cost	\$7,439	\$11,944	26,922.49
<b>DEPARTMENT OF GENERAL SERVICES</b>			
Claims Opened	54	43	55
Claims Closed	24	56	31
Total Paid Claims	65,342	206,353	341,007
Average Claim Cost	2,722	3,684	11,000
<b>TOTAL ALL PROGRAMS</b>			
Claims Opened	3986	2710	3638
Claims Closed	4930	3202	3467
Total Paid Claims	\$19,274,024	\$15,650,715	31,432,342
Average Claim Cost	\$3,910	\$4,888	9,066

- Includes prior claims transferred into ORIM's claims system.

#### 4. ADMINISTRATION UNIT

The Administration Unit is the main liaison between ORIM and other offices within DGS. The Administration Unit provides a wide range of administrative support for ORIM, including:

- All fiscal matters, including development of the office budget
- Preparation of contract bids proposals and development of contracts
- Procurement of supplies and facilities operations
- Coordinating human resources functions such as recruitment, training, and employee benefits
- Managing information technology
- Planning the annual risk management conference and publishing ORIM's newsletter.

#### 5. MAJOR PROGRAMS

Major programs handled by ORIM include the following:

*California Department of Social Services (CDSS)*

ORIM manages three workers' compensation insurance programs on behalf of CDSS:

- In-Home Supportive Services (IHSS)
- California Work Opportunity and Responsibility to Kids (CalWORKs)
- Food Stamp Employment Training Program (FSET)

IHSS provides home health care to eligible aged, blind and disabled individuals who would otherwise be unable to care for themselves at home. The home care providers, while not employees of the state, are considered employees for workers' compensation purposes. There are approximately 231,000 IHSS providers throughout the state.

CalWORKs is California's welfare-to-work program, which replaced the Greater Avenues for Independence (GAIN) program. CDSS provides workers' compensation coverage for those individuals involved in unpaid, unsubsidized work activities. Approximately 140,000 participants are covered through this program.

Some individuals who receive food stamps are required to enroll in the FSET program. CDSS covers individuals in work activities connected with the program. Approximately 11,500 participants are covered through this program.

CDSS self-insured these programs and ORIM arranged for the workers' compensation claims to be adjusted by State Compensation Insurance Fund via Interagency Agreement. ORIM negotiated and managed the contracts, provided legislative analysis, maintained loss statistics, conducted claims audits for the programs and assisted CDSS with forecasting of workers' compensation costs.

A summary of the costs is provided in Table 4.

<b>TABLE 4. IHSS AND GAIN STATISTICS BY FISCAL YEAR</b>			
<b>PROGRAM</b>	<b>FY 1997-98</b>	<b>FY 1998-99</b>	<b>FY 1999-00</b>
<b>IHSS</b>			
Number of Claims	1,067	1,091	1065
Cost of Claims Paid	\$16,744,347	\$17,625,928	\$20,946,253
Average Claim Cost	\$15,693	\$16,156	\$19,668
<b>CalWORKs/GAIN</b>			
Number of Claims	259	283	221
Cost of Claims Paid	\$962,970	\$1,169,922	\$848,052
Average Claim Cost	\$3,718	\$4,134	\$3,837
<b>FSET</b>			
Number of Claims	0	0	10
Cost of Claims Paid	\$0	\$0	\$18,786
Average Claim Cost	N/A	N/A	\$1,879

#### *Department of Rehabilitation—Business Enterprise Program*

The purpose of Business Enterprise Program (BEP) is to train, license and provide business opportunities to legally blind adults who operate vending stands and food-service facilities. This program, through the California Department of Rehabilitation (DOR)<sup>5</sup>, is funded through state and federal funds.

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<http://www.rehab.cahwnet.gov>



ORIM manages the program for property and liability insurance covering the vendors' exposures. In addition, ORIM arranges coverage for life, health and excess workers' compensation insurance for the vendors. A summary of insurance premiums is provided in Table 5.

<b>TABLE 5. SCHEDULE OF INSURANCE PREMIUMS FOR THE BUSINESS ENTERPRISE PROGRAM (BEP)</b>			
<b>INSURANCE</b>	<b>FY 1997-98</b>	<b>FY 1998-99</b>	<b>FY 99-00</b>
Property & Liability	\$136,194	\$143,523	\$114,841
Excess Workers' Compensation	21,793	20,129	20,369
Life, Health & Disability	871,647	871,647	936,899
Total	\$1,029,634	\$1,035,299	\$1,090,309

## APPENDIX

<b>TABLE 6. SCHEDULE OF PROPERTY AND LIABILITY INSURANCE PREMIUMS</b>	<b>FISCAL PERIOD 1997-98</b>	<b>FISCAL PERIOD 1998-99</b>	<b>FISCAL PERIOD 1999-00</b>
1a District Agricultural Association	\$ 6,055	\$ 4,802	2,589
Oakland State Building Authority	124,818	100,607	104,773
Master Fine Arts	5,389	11,939	16,646
Business Enterprise Program	136,194	110,039	115,041
California Museum Of Science & Industry	51,342	17,038	16,646
California PUC Commission	18,073		
Master Property Policy			280,129
Master Liability Policy			269,197
Riverside Courts	22,419	11,595	Incl. in T-8 & T-9
Capitol Area Development Authority	190,280	130,230	83,642
Century Freeway Housing	1,923	1,870	
Corrections and CA Youth Authority	927,438	1,016,481	1,018,366
Conservation	9,307	22,625	1,000
Developmental Disability Boards	8,420	9,262	9,362
Developmental Services	1,483	1,483	1,384
Developmental Vocational Institute	44,721	37,918	
East Bay State Building Authority	132,991		
Equalization, Board of	12,784	15,183	
Fish & Game Wildlife Management	21,191	18,139	20,010
Food & Agriculture	104,868	57,990	Incl. In T-9
Franchise Tax	24,749	15,602	14,328
General Services (Reagan Office Building)	9,751	9,818	Incl. In T-8 & T-9
Governor's Office & Residence	9,490	10,688	7,134
Health & Welfare Agency Data Center	42,000	39,375	15,000
Highway Patrol	47,069	41,987	45,667
Housing Finance Agency	33,080	33,759	
Joint Powers City Of San Bernardino	1,850	1,113	Incl. In T-8 & T-9
Just 4 Kids Center	38,484	32,104	Incl. In T-8 & T-9
Justice	48,233	25,115	25,115
Library & Courts Annex	49,742	39,707	Incl. In T-8 & T-9
Los Angeles State Building Authority	38,215	27,409	Incl. In T-8 & T-9
Lottery Data Processing Equipment	29,941	21,149	21,149
Master Policies (Out of State Workers Comp.)	83,896	92,520	66,486
Master Policy (Transit)	20,658	20,658	25,000
Military	25,115	25,115	50,295
Resources Agency	131,075	139,698	
San Francisco State Building Authority	8,104	6,250	
San Joaquin Conservatory	62,361	53,704	6,249
Master Medical Malpractice	59,103	53,551	42,788
STRS	253,193	231,756	220,085
Trade & Commerce Agency	20,042	20,319	19,091
Transportation	42,366	77,171	48,087
Veterans Affairs (Homeowners Catastrophe)	2,724,200	3,052,890	3,076,873
Water Resources	6,662	6,200	6,428

**TABLE 7. SCHEDULE OF LIFE, HEALTH AND DISABILITY INSURANCE PROGRAMS**

AGENCY	FISCAL YEAR 97/98	FISCAL YEAR 98/99	FISCAL YEAR 99/00
Assembly Rules Committee	\$132,228	\$132,228	\$291,554
Bargaining Units 4, 9, 11, 12	83,106	83,106	99,141
Business Enterprise Program	899,220	871,647	969,899
DPA-Non-Represented Employees	4,954	4,954	3,919
Employers Aviation (Various)	10,317	10,853	9,768
Fish & Game	513	513	1,275
Forestry		18,000	18,082
Personnel Administration (life &n Disability	8,646,300	11,316,113	8,905,399

**TABLE 8. MASTER LIABILITY POLICY**

<b>BONDED PROPERTIES</b>
CA Science Center
East Bay State Building Authority JPA
Food & Agriculture (Chem Lab & Chem Lab)
Forestry Towers and Vaults
Franchise Tax Phase I and Phase II
General Services/CADA
Justice 4 Kids (Justice)
Justice (Office of the Attorney General)
L.A. State Building Authority (JPA)
Ronald Reagan Building, Luby Building
Library, CA State/ Courts Annex
Riverside Court of Appeals
Riverside State Office Building (California Towers)
San Bernardino (Transportation) (JPA)
S. F. State Building Authority (PUC) (JPA))
S.F. State Building Authority (Civic Center) (JPA)
Secretary of State Building Complex
Secretary of State Parking Facility
<b>NON-BONDED PROPERTIES</b>
Council on Developmental Disabilities
Office of Oil Spill Prevention & Response
Office of Statewide Health & Development
Organization of Area Boards
Organization of Area Boards Life Quality Assessment
Organization of Area Boards Advocacy Services
Department of Transportation Leased Park and Ride Facilities
TOTAL PREMIUM
\$269,197

TABLE 9. MASTER PROPERTY POLICY	
<b>BONDED PROPERTIES</b>	
CA Science Center	
East Bay Building Authority	
Food & Agriculture (Plant Lab & Chem Lab)	
Franchise Tax Board (Phase I & Phase II)	
General Services (Buildings and Grounds)	
Just 4 Kids (Justice)	
Department of Justice	
L.A. State Building Authority (Junipero Serra Building and Ronald Reagan Building)	
Library/Courts Annex	
Riverside Court of Appeals	
Riverside State Office Building	
San Bernardino Joint Powers Financing Authority	
S.F. State Building Authority (Public Utilities Commission and Civic Center Complex)	
Secretary of State (Archives, Museum, and Parking)	
Forestry Telecom Towers	
East End Garage	
CA Highway Patrol	
<b>NON-BONDED BUILDINGS</b>	
Department of Food & Agriculture (Locations A & B and Mobile Trailers and EDP Equipment)	
Employment Development	
State Lottery Commission	
Oil Spill Prevention Response	
Council on Developmental Disabilities	
Organization of Area Boards	
Independent Living Council	
Consumer Affairs	
Statewide Health PI/CA Mortgage	
TOTAL PREMIUM	\$280,129

TABLE 10. CORRECTIONS & CYA LIABILITY	
PRISON FACILITIES	
Pelican Bay State Prison	
Corcoran I State Prison	
Centinela State Prison	
Calipatria State Prison (Imperial North)	
Mule Creek State Prison (Amador)	
Central CA Women's Facility (Madera I)	
Southern Maximum Security Complex	
Pleasant Valley State Prison (Coalinga)	
Valley State Prison for Women (Madera II)	
Susanville High Desert Prison	
Salinas Valley State Prison (Soledad II)	
Corcoran II	
E-BED FACILITIES	
Avenal State Prison	
California Institution for Men	
Corcoran I	
Solano	
Soledad I	
Ironwood State Prison	
North Kern State Prison	
Pleasant Valley State Prison	
Donovan Correctional Facility	
Wasco State Prison	
TOTAL PREMIUM	\$108,519

Table 11. CORRECTIONS & CYA PROPERTY POLICY	
PRISON FACILITIES	
Pelican Bay State Prison	
Corcoran State Prison (Corcoran I)	
Centinela State Prison (Imperial South)	
Calipatria State Prison (Imperial North)	
Mule Creek State Prison (Amador, Ione)	
Central CA Women's Prison (Madera I)	
Southern Maximum Security Complex	
Pleasant Valley State Prison (Coalinga)	
Valley State Prison for Women	
High Desert State Prison (Susanville)	
Salinas Valley State Prison (Soledad II)	
Corcoran II State Prison	
E-BED FACILITIES	
Avanal State Prison	
CA Institution for Men (Chino)	
Corcoran I	
Solano	
Soledad I	
Ironwood State Prison	
North Kern State Prison	
Pleasant Valley State Prison	
Richard J. Donovan Correctional Center	
Wasco State Prison Reception Center	
TOTAL PREMIUM	\$909,421

Table 12 MASTER OUT OF STATE WORKERS COMPENSATION	
Franchise Tax Board	
Department of Transportation	
Department of Finance	
Board of Equalization	
Department of Food & Agriculture	
TOTAL PREMIUM	\$64,500

Table 13 MASTER FINE ARTS POLICY	
African-American Museum	
Department of Conservation (Mining and Mineral Museum)	
Department of Conservation (CA State Indian Museum)	
The Governor's Residence	
Supreme Court of California	
TOTAL PREMIUM	\$16,646

Table 14 MASTER MEDICAL PROFESSIONAL (Covering Contract Physicians)	
CDVA -Yountville	
CDVA -Barstow	
Metropolitan State Hospital	
TOTAL PREMIUM	\$42,788

Table 15 MASTER TRANSIT POLICY (Covers Employee Household Goods in Transit)	
Various Departments	
TOTAL PREMIUM	\$25,000